



Dear Borrower,

Thank you for inquiring with Beach Lending about obtaining a home loan. We will be able to help you more rapidly once the following documents are provided to us. Please do not hesitate to call with any questions.

- Two most recent pay stubs
- Past two years W2's
- Past two years Federal Tax Returns (all Pages, all Schedules)
- Two months most current bank statements (all pages, all accounts)
- Most current investment statements (401K, CD's, Stocks, Bonds, etc.)
- Name, number, and address of homeowners Association
- Copy of homeowners insurance (Hazard insurance)
- Copy of current NOTE on existing first and second mortgages
- Social Security Number(s)
- Clear copy of photo ID front and back (mandated by the USA Patriot Act)**
- Copy of most recent mortgage coupon/statement
- Letter of explanation of any known derogatory credit, judgments or liens
- Copy of Bankruptcy and/or divorce papers
- Address of last property you lived at prior to the purchase of your home
- Please state which debts you would like to payoff with the proceeds of the loan

Please use the enclosed envelope to mail back the above documents. As soon as we receive the documents, we will begin to process your loan. We look forward to hearing from you soon.

Thank you,

Beach Lending  
[www.beachlending.com](http://www.beachlending.com)

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